

**UNIVERSITY FINANCIAL CORP, INC. DBA SUNRISE COMMUNITY BANKS**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1139103	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$272	\$261	-4.0%		
Loans	\$226	\$212	-6.1%		
Construction & development	\$6	\$3	-56.4%		
Closed-end 1-4 family residential	\$15	\$13	-15.2%		
Home equity	\$13	\$12	-5.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	18.6%		
Commercial & Industrial	\$64	\$49	-23.2%		
Commercial real estate	\$111	\$110	-1.0%		
Unused commitments	\$42	\$37	-11.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$12	307.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$13	12.6%		
Cash & balances due	\$11	\$15	35.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$246	\$234	-4.8%		
Deposits	\$224	\$213	-4.9%		
Total other borrowings	\$22	\$21	-3.1%		
FHLB advances	\$19	\$19	0.0%		
Equity					
Equity capital at quarter end	\$26	\$27	2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	10.3%	--		
Tier 1 risk based capital ratio	11.9%	13.6%	--		
Total risk based capital ratio	13.2%	14.8%	--		
Return on equity <sup>1</sup>	-3.2%	-0.7%	--		
Return on assets <sup>1</sup>	-0.3%	-0.1%	--		
Net interest margin <sup>1</sup>	4.5%	4.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	34.6%	24.5%	--		
Loss provision to net charge-offs (qtr)	154.9%	44.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	2.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.2%	12.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.5%	1.4%	0.0%	0.1%	--
Home equity	0.2%	0.1%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	4.6%	--
Commercial & Industrial	4.6%	12.1%	0.8%	1.6%	--
Commercial real estate	4.2%	3.8%	0.1%	0.4%	--
Total loans	3.8%	5.0%	0.3%	0.7%	--